



**Office of the Attorney General
Paul G. Summers**

**Department of Commerce and Insurance
Commissioner Paula Flowers
CONSUMER ALERT**

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**ATTORNEY GENERAL LAUNCHES NATIONAL CONSUMER
PROTECTION WEEK WITH WARNING ABOUT IDENTITY THEFT**

What would you think if you knew you had good credit and paid your bills on time, and got denied for a car loan? or a mortgage loan? or, you start getting past due notices on accounts you've never opened? You may be a victim of identity theft according to Tennessee Attorney General Paul G. Summers and Mary Clement, Director of the Division of Consumer Affairs.

According to Federal Trade Commission data, 2,782 Tennesseans filed identity theft complaints with the FTC in 2003. When someone steals your identity, they often have false identification documents created in your name. And, once a thief gets your private information, they can then obtain credit, buy a car, commit a crime in your name, or post bail for an arrest.

Ultimately, it is the innocent consumer who suffers from identity theft," Attorney General Summers said. "It takes a lot of time and money to recover your identify, and some victims never have their good credit restored."

There are reports that some thieves can steal a purse, copy or steal only a few items, and return the purse to lost and found without the victim realizing anything is wrong. If a thief takes only one of the checks out of the middle of your checkbook, you may not notice it until it is too late.

"The amount of time it takes to recover one's good credit resulting from identity theft can take an emotional toll on consumers," Mary Clement said. "It is also a very lengthy process to

recapture money lost. Consumers should make sure they do all they can to protect their personal information by shredding documents before you trash them. If you have been a victim of identity theft, please contact the Division of Consumer Affairs at www.state.tn.us/consumer or call 1-800-342-8385.”

You may not be aware of purchases an identity theft has made in your name, but your credit history is still affected. State officials offer the following suggestions to minimize the risk of becoming a victim:

- *Pay attention when you share personal information with others.
- * Never give out Social Security Numbers or credit card account numbers over the telephone unless you know the person or company on the other end of the line.
- *Do not use personal information to register to win a prize.
- *Be extremely careful if you receive a call or an e-mail from someone who wants “verify” a purchase or an account.
- *Never carry more than two credit cards with you, and do not carry your Social Security in your purse or wallet. Photocopy all the contents of your wallet and keep in secure location. If your wallet is stolen, you will need to notify the bank or issuer of each credit card as soon as possible.
- *Review your billing records regularly and watch for charges you didn’t authorize.
- *Be aware when using automated teller machines. Guard against people trying to observe your private ATM personal information number by using your free hand to shield the keypad.
- *Do not use cordless telephones to conduct sensitive financial business. Eavesdroppers may be able to overhear your conversations.

“You work hard for your money so work hard to protect it,” General Summers said. “Knowledge is the first line of defense against identity theft.”

If you are a victim, call the police, the bank or credit card issuer immediately. Notify the three major credit reporting agencies (Equifax, Experian and Trans Union) and place a fraud alert on your name and Social Security Number.

*Equifax:

1-800-525-6285 (report fraud)

1-800-685-1111 (to order credit report)

*Experian:

1-888-EXPERIAN (to report fraud or order credit report)

*Trans Union:

1-800-680-7289 (to report fraud)

1-800-916-8800 (to order credit report)

The federal government provides valuable information and steps to take in reporting and resolving the crime at www.consumer.gov/idtheft.

Feb. 6-12 has been designated National Consumer Protection Week to highlight consumer protection issues around the country.